



Industry Canada

Office of the Superintendent  
of Bankruptcy Canada

Industrie Canada

Bureau du surintendant  
des faillites Canada

## Insolvency Statistics in Canada



# August 2013



Canada 



Protecting the  
Integrity of the  
Insolvency System

Protéger l'intégrité  
du système  
d'insolvabilité

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## Definitions

**Consumer:** An individual with more than 50 percent of total liabilities related to consumer goods and services.

**Business:** Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

**Bankruptcy:** The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

**Proposal:** An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

**NAICS:** North American Industry Classification System.

Note: Monthly statistics for insolvency volumes tend to vary widely. Quarterly and annual statistics can be more indicative of the evolution of insolvency volumes.

**Table 1: Total Insolvencies**

	Volume			% Change		12-Month Period Ending		
	August 2013	July 2013	August 2012	Jul. 2013 to Aug. 2013	Aug. 2012 to Aug. 2013	08-31-2013	08-31-2012	% Change
<b>Newfoundland and Labrador</b>	<b>135</b>	<b>156</b>	<b>166</b>	<b>-13.5</b>	<b>-18.7</b>	<b>1,733</b>	<b>1,868</b>	<b>-7.2</b>
Bankruptcies	113	140	155	-19.3	-27.1	1,587	1,724	-7.9
Proposals	22	16	11	37.5	100.0	146	144	1.4
<b>Prince Edward Island</b>	<b>68</b>	<b>73</b>	<b>45</b>	<b>-6.8</b>	<b>51.1</b>	<b>639</b>	<b>608</b>	<b>5.1</b>
Bankruptcies	46	53	37	-13.2	24.3	484	461	5.0
Proposals	22	20	8	10.0	175.0	155	147	5.4
<b>Nova Scotia</b>	<b>433</b>	<b>395</b>	<b>364</b>	<b>9.6</b>	<b>19.0</b>	<b>4,534</b>	<b>4,526</b>	<b>0.2</b>
Bankruptcies	294	264	255	11.4	15.3	3,229	3,451	-6.4
Proposals	139	131	109	6.1	27.5	1,305	1,075	21.4
<b>New Brunswick</b>	<b>378</b>	<b>369</b>	<b>360</b>	<b>2.4</b>	<b>5.0</b>	<b>3,884</b>	<b>3,932</b>	<b>-1.2</b>
Bankruptcies	269	267	266	0.7	1.1	2,879	3,023	-4.8
Proposals	109	102	94	6.9	16.0	1,005	909	10.6
<b>Quebec</b>	<b>3,408</b>	<b>3,368</b>	<b>3,090</b>	<b>1.2</b>	<b>10.3</b>	<b>40,726</b>	<b>37,964</b>	<b>7.3</b>
Bankruptcies	2,215	2,219	2,156	-0.2	2.7	26,505	26,450	0.2
Proposals	1,193	1,149	934	3.8	27.7	14,221	11,514	23.5
<b>Ontario</b>	<b>3,628</b>	<b>3,681</b>	<b>3,967</b>	<b>-1.4</b>	<b>-8.5</b>	<b>46,205</b>	<b>50,511</b>	<b>-8.5</b>
Bankruptcies	1,846	1,906	1,972	-3.1	-6.4	23,191	25,394	-8.7
Proposals	1,782	1,775	1,995	0.4	-10.7	23,014	25,117	-8.4
<b>Manitoba</b>	<b>176</b>	<b>164</b>	<b>147</b>	<b>7.3</b>	<b>19.7</b>	<b>1,910</b>	<b>2,008</b>	<b>-4.9</b>
Bankruptcies	109	107	103	1.9	5.8	1,277	1,363	-6.3
Proposals	67	57	44	17.5	52.3	633	645	-1.9
<b>Saskatchewan</b>	<b>160</b>	<b>145</b>	<b>172</b>	<b>10.3</b>	<b>-7.0</b>	<b>1,736</b>	<b>1,990</b>	<b>-12.8</b>
Bankruptcies	98	97	100	1.0	-2.0	1,049	1,173	-10.6
Proposals	62	48	72	29.2	-13.9	687	817	-15.9
<b>Alberta</b>	<b>650</b>	<b>678</b>	<b>753</b>	<b>-4.1</b>	<b>-13.7</b>	<b>8,754</b>	<b>9,854</b>	<b>-11.2</b>
Bankruptcies	386	394	464	-2.0	-16.8	5,157	6,433	-19.8
Proposals	264	284	289	-7.0	-8.7	3,597	3,421	5.1
<b>British Columbia</b>	<b>929</b>	<b>1,037</b>	<b>1,008</b>	<b>-10.4</b>	<b>-7.8</b>	<b>11,818</b>	<b>12,196</b>	<b>-3.1</b>
Bankruptcies	530	594	627	-10.8	-15.5	7,307	7,885	-7.3
Proposals	399	443	381	-9.9	4.7	4,511	4,311	4.6
<b>Northwest Territories</b>	<b>2</b>	<b>8</b>	<b>3</b>	<b>-75.0</b>	<b>-33.3</b>	<b>50</b>	<b>45</b>	<b>11.1</b>
Bankruptcies	2	6	1	-66.7	100.0	30	28	7.1
Proposals	0	2	2	-100.0	-100.0	20	17	17.6
<b>Yukon</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>0.0</b>	<b>-33.3</b>	<b>40</b>	<b>28</b>	<b>42.9</b>
Bankruptcies	1	2	1	-50.0	0.0	26	21	23.8
Proposals	1	0	2	—	-50.0	14	7	100.0
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>4</b>	<b>3</b>	<b>33.3</b>
Bankruptcies	1	0	0	—	—	2	1	100.0
Proposals	0	0	0	—	—	2	2	0.0
<b>Canada</b>	<b>9,970</b>	<b>10,076</b>	<b>10,078</b>	<b>-1.1</b>	<b>-1.1</b>	<b>122,033</b>	<b>125,533</b>	<b>-2.8</b>
Bankruptcies	5,910	6,049	6,137	-2.3	-3.7	72,723	77,407	-6.1
Proposals	4,060	4,027	3,941	0.8	3.0	49,310	48,126	2.5

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	August 2013	July 2013	August 2012	Jul. 2013 to Aug. 2013	Aug. 2012 to Aug. 2013	08-31-2013	08-31-2012	% Change
<b>Newfoundland and Labrador</b>	<b>125</b>	<b>154</b>	<b>165</b>	<b>-18.8</b>	<b>-24.2</b>	<b>1,699</b>	<b>1,850</b>	<b>-8.2</b>
Bankruptcies	109	140	154	-22.1	-29.2	1,567	1,709	-8.3
Proposals	16	14	11	14.3	45.5	132	141	-6.4
<b>Prince Edward Island</b>	<b>64</b>	<b>73</b>	<b>44</b>	<b>-12.3</b>	<b>45.5</b>	<b>624</b>	<b>585</b>	<b>6.7</b>
Bankruptcies	44	53	36	-17.0	22.2	473	442	7.0
Proposals	20	20	8	0.0	150.0	151	143	5.6
<b>Nova Scotia</b>	<b>419</b>	<b>389</b>	<b>357</b>	<b>7.7</b>	<b>17.4</b>	<b>4,417</b>	<b>4,434</b>	<b>-0.4</b>
Bankruptcies	283	259	251	9.3	12.7	3,137	3,374	-7.0
Proposals	136	130	106	4.6	28.3	1,280	1,060	20.8
<b>New Brunswick</b>	<b>370</b>	<b>364</b>	<b>354</b>	<b>1.6</b>	<b>4.5</b>	<b>3,812</b>	<b>3,866</b>	<b>-1.4</b>
Bankruptcies	265	262	263	1.1	0.8	2,825	2,972	-4.9
Proposals	105	102	91	2.9	15.4	987	894	10.4
<b>Quebec</b>	<b>3,254</b>	<b>3,192</b>	<b>2,942</b>	<b>1.9</b>	<b>10.6</b>	<b>38,609</b>	<b>35,891</b>	<b>7.6</b>
Bankruptcies	2,097	2,081	2,044	0.8	2.6	24,957	24,930	0.1
Proposals	1,157	1,111	898	4.1	28.8	13,652	10,961	24.6
<b>Ontario</b>	<b>3,532</b>	<b>3,592</b>	<b>3,857</b>	<b>-1.7</b>	<b>-8.4</b>	<b>44,950</b>	<b>49,057</b>	<b>-8.4</b>
Bankruptcies	1,761	1,835	1,888	-4.0	-6.7	22,210	24,281	-8.5
Proposals	1,771	1,757	1,969	0.8	-10.1	22,740	24,776	-8.2
<b>Manitoba</b>	<b>166</b>	<b>157</b>	<b>145</b>	<b>5.7</b>	<b>14.5</b>	<b>1,849</b>	<b>1,942</b>	<b>-4.8</b>
Bankruptcies	99	104	101	-4.8	-2.0	1,226	1,311	-6.5
Proposals	67	53	44	26.4	52.3	623	631	-1.3
<b>Saskatchewan</b>	<b>153</b>	<b>133</b>	<b>158</b>	<b>15.0</b>	<b>-1.9</b>	<b>1,622</b>	<b>1,845</b>	<b>-12.1</b>
Bankruptcies	94	89	90	5.6	4.4	981	1,080	-9.2
Proposals	59	44	66	34.1	-10.6	641	765	-16.2
<b>Alberta</b>	<b>637</b>	<b>669</b>	<b>739</b>	<b>-4.8</b>	<b>-13.8</b>	<b>8,531</b>	<b>9,521</b>	<b>-10.4</b>
Bankruptcies	379	385	454	-1.6	-16.5	5,000	6,183	-19.1
Proposals	258	284	285	-9.2	-9.5	3,531	3,338	5.8
<b>British Columbia</b>	<b>911</b>	<b>1,024</b>	<b>981</b>	<b>-11.0</b>	<b>-7.1</b>	<b>11,562</b>	<b>11,928</b>	<b>-3.1</b>
Bankruptcies	519	586	610	-11.4	-14.9	7,126	7,680	-7.2
Proposals	392	438	371	-10.5	5.7	4,436	4,248	4.4
<b>Northwest Territories</b>	<b>2</b>	<b>8</b>	<b>3</b>	<b>-75.0</b>	<b>-33.3</b>	<b>50</b>	<b>44</b>	<b>13.6</b>
Bankruptcies	2	6	1	-66.7	100.0	30	28	7.1
Proposals	0	2	2	-100.0	-100.0	20	16	25.0
<b>Yukon</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>0.0</b>	<b>-33.3</b>	<b>38</b>	<b>27</b>	<b>40.7</b>
Bankruptcies	1	2	1	-50.0	0.0	24	20	20.0
Proposals	1	0	2	—	-50.0	14	7	100.0
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>4</b>	<b>2</b>	<b>100.0</b>
Bankruptcies	1	0	0	—	—	2	0	—
Proposals	0	0	0	—	—	2	2	0.0
<b>Canada</b>	<b>9,636</b>	<b>9,757</b>	<b>9,746</b>	<b>-1.2</b>	<b>-1.1</b>	<b>117,767</b>	<b>120,992</b>	<b>-2.7</b>
Bankruptcies	5,654	5,802	5,893	-2.6	-4.1	69,558	74,010	-6.0
Proposals	3,982	3,955	3,853	0.7	3.3	48,209	46,982	2.6

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	August 2013	July 2013	August 2012	Jul. 2013 to Aug. 2013	Aug. 2012 to Aug. 2013	08-31-2013	08-31-2012	% Change
<b>Newfoundland and Labrador</b>	<b>10</b>	<b>2</b>	<b>1</b>	<b>400.0</b>	<b>900.0</b>	<b>34</b>	<b>18</b>	<b>88.9</b>
Bankruptcies	4	0	1	—	300.0	20	15	33.3
Proposals	6	2	0	200.0	—	14	3	366.7
<b>Prince Edward Island</b>	<b>4</b>	<b>0</b>	<b>1</b>	<b>—</b>	<b>300.0</b>	<b>15</b>	<b>23</b>	<b>-34.8</b>
Bankruptcies	2	0	1	—	100.0	11	19	-42.1
Proposals	2	0	0	—	—	4	4	0.0
<b>Nova Scotia</b>	<b>14</b>	<b>6</b>	<b>7</b>	<b>133.3</b>	<b>100.0</b>	<b>117</b>	<b>92</b>	<b>27.2</b>
Bankruptcies	11	5	4	120.0	175.0	92	77	19.5
Proposals	3	1	3	200.0	0.0	25	15	66.7
<b>New Brunswick</b>	<b>8</b>	<b>5</b>	<b>6</b>	<b>60.0</b>	<b>33.3</b>	<b>72</b>	<b>66</b>	<b>9.1</b>
Bankruptcies	4	5	3	-20.0	33.3	54	51	5.9
Proposals	4	0	3	—	33.3	18	15	20.0
<b>Quebec</b>	<b>154</b>	<b>176</b>	<b>148</b>	<b>-12.5</b>	<b>4.1</b>	<b>2,117</b>	<b>2,073</b>	<b>2.1</b>
Bankruptcies	118	138	112	-14.5	5.4	1,548	1,520	1.8
Proposals	36	38	36	-5.3	0.0	569	553	2.9
<b>Ontario</b>	<b>96</b>	<b>89</b>	<b>110</b>	<b>7.9</b>	<b>-12.7</b>	<b>1,255</b>	<b>1,454</b>	<b>-13.7</b>
Bankruptcies	85	71	84	19.7	1.2	981	1,113	-11.9
Proposals	11	18	26	-38.9	-57.7	274	341	-19.6
<b>Manitoba</b>	<b>10</b>	<b>7</b>	<b>2</b>	<b>42.9</b>	<b>400.0</b>	<b>61</b>	<b>66</b>	<b>-7.6</b>
Bankruptcies	10	3	2	233.3	400.0	51	52	-1.9
Proposals	0	4	0	-100.0	—	10	14	-28.6
<b>Saskatchewan</b>	<b>7</b>	<b>12</b>	<b>16</b>	<b>-41.7</b>	<b>-56.3</b>	<b>114</b>	<b>145</b>	<b>-21.4</b>
Bankruptcies	4	8	10	-50.0	-60.0	68	93	-26.9
Proposals	3	4	6	-25.0	-50.0	46	52	-11.5
<b>Alberta</b>	<b>13</b>	<b>9</b>	<b>14</b>	<b>44.4</b>	<b>-7.1</b>	<b>223</b>	<b>333</b>	<b>-33.0</b>
Bankruptcies	7	9	10	-22.2	-30.0	157	250	-37.2
Proposals	6	0	4	—	50.0	66	83	-20.5
<b>British Columbia</b>	<b>18</b>	<b>13</b>	<b>27</b>	<b>38.5</b>	<b>-33.3</b>	<b>256</b>	<b>268</b>	<b>-4.5</b>
Bankruptcies	11	8	17	37.5	-35.3	181	205	-11.7
Proposals	7	5	10	40.0	-30.0	75	63	19.0
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	—	—	0	0	—
Proposals	0	0	0	—	—	0	1	-100.0
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>2</b>	<b>1</b>	<b>100.0</b>
Bankruptcies	0	0	0	—	—	2	1	100.0
Proposals	0	0	0	—	—	0	0	—
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	—	—	0	1	-100.0
Proposals	0	0	0	—	—	0	0	—
<b>Canada</b>	<b>334</b>	<b>319</b>	<b>332</b>	<b>4.7</b>	<b>0.6</b>	<b>4,266</b>	<b>4,541</b>	<b>-6.1</b>
Bankruptcies	256	247	244	3.6	4.9	3,165	3,397	-6.8
Proposals	78	72	88	8.3	-11.4	1,101	1,144	-3.8



**Table 4: Insolvencies by NAICS Economic Sectors, Canada**

	Volume			% Change		12-Month Period Ending		
	August 2013	July 2013	August 2012	Jul. 2013 to Aug. 2013	Aug. 2012 to Aug. 2013	08-31-2013	08-31-2012	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>23</b>	<b>9</b>	<b>12</b>	<b>155.6</b>	<b>91.7</b>	<b>115</b>	<b>124</b>	<b>-7.3</b>
Bankruptcies	12	6	8	100.0	50.0	79	95	-16.8
Proposals	11	3	4	266.7	175.0	36	29	24.1
<b>Mining and Oil and Gas Extraction</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>100.0</b>	<b>-33.3</b>	<b>38</b>	<b>27</b>	<b>40.7</b>
Bankruptcies	0	0	2	—	-100.0	21	20	5.0
Proposals	2	1	1	100.0	100.0	17	7	142.9
<b>Utilities</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>—</b>	<b>-100.0</b>	<b>10</b>	<b>18</b>	<b>-44.4</b>
Bankruptcies	0	0	0	—	—	5	12	-58.3
Proposals	0	0	1	—	-100.0	5	6	-16.7
<b>Construction</b>	<b>65</b>	<b>60</b>	<b>61</b>	<b>8.3</b>	<b>6.6</b>	<b>759</b>	<b>830</b>	<b>-8.6</b>
Bankruptcies	50	46	41	8.7	22.0	566	616	-8.1
Proposals	15	14	20	7.1	-25.0	193	214	-9.8
<b>Manufacturing</b>	<b>35</b>	<b>25</b>	<b>32</b>	<b>40.0</b>	<b>9.4</b>	<b>423</b>	<b>479</b>	<b>-11.7</b>
Bankruptcies	24	21	17	14.3	41.2	296	340	-12.9
Proposals	11	4	15	175.0	-26.7	127	139	-8.6
<b>Wholesale Trade</b>	<b>20</b>	<b>16</b>	<b>18</b>	<b>25.0</b>	<b>11.1</b>	<b>228</b>	<b>242</b>	<b>-5.8</b>
Bankruptcies	18	16	14	12.5	28.6	165	181	-8.8
Proposals	2	0	4	—	-50.0	63	61	3.3
<b>Retail Trade</b>	<b>35</b>	<b>35</b>	<b>50</b>	<b>0.0</b>	<b>-30.0</b>	<b>526</b>	<b>613</b>	<b>-14.2</b>
Bankruptcies	33	28	43	17.9	-23.3	411	461	-10.8
Proposals	2	7	7	-71.4	-71.4	115	152	-24.3
<b>Transportation and Warehousing</b>	<b>16</b>	<b>16</b>	<b>15</b>	<b>0.0</b>	<b>6.7</b>	<b>259</b>	<b>248</b>	<b>4.4</b>
Bankruptcies	13	12	11	8.3	18.2	207	194	6.7
Proposals	3	4	4	-25.0	-25.0	52	54	-3.7
<b>Information and Cultural Industries</b>	<b>0</b>	<b>6</b>	<b>2</b>	<b>-100.0</b>	<b>-100.0</b>	<b>62</b>	<b>63</b>	<b>-1.6</b>
Bankruptcies	0	5	1	-100.0	-100.0	54	53	1.9
Proposals	0	1	1	-100.0	-100.0	8	10	-20.0
<b>Finance and Insurance</b>	<b>6</b>	<b>3</b>	<b>5</b>	<b>100.0</b>	<b>20.0</b>	<b>75</b>	<b>81</b>	<b>-7.4</b>
Bankruptcies	6	3	3	100.0	100.0	64	63	1.6
Proposals	0	0	2	—	-100.0	11	18	-38.9
<b>Real Estate and Rental and Leasing</b>	<b>7</b>	<b>14</b>	<b>7</b>	<b>-50.0</b>	<b>0.0</b>	<b>130</b>	<b>110</b>	<b>18.2</b>
Bankruptcies	6	11	6	-45.5	0.0	100	75	33.3
Proposals	1	3	1	-66.7	0.0	30	35	-14.3
<b>Professional, Scientific and Technical Services</b>	<b>19</b>	<b>22</b>	<b>18</b>	<b>-13.6</b>	<b>5.6</b>	<b>291</b>	<b>298</b>	<b>-2.3</b>
Bankruptcies	10	16	12	-37.5	-16.7	213	209	1.9
Proposals	9	6	6	50.0	50.0	78	89	-12.4

**Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)**

	Volume			% Change		12-Month Period Ending		
	August 2013	July 2013	August 2012	Jul. 2013 to Aug. 2013	Aug. 2012 to Aug. 2013	08-31-2013	08-31-2012	% Change
<b>Management of Companies and Enterprises</b>	<b>10</b>	<b>5</b>	<b>3</b>	<b>100.0</b>	<b>233.3</b>	<b>73</b>	<b>58</b>	<b>25.9</b>
Bankruptcies	8	4	3	100.0	166.7	53	48	10.4
Proposals	2	1	0	100.0	—	20	10	100.0
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>18</b>	<b>19</b>	<b>11</b>	<b>-5.3</b>	<b>63.6</b>	<b>206</b>	<b>234</b>	<b>-12.0</b>
Bankruptcies	13	14	8	-7.1	62.5	156	168	-7.1
Proposals	5	5	3	0.0	66.7	50	66	-24.2
<b>Educational Services</b>	<b>3</b>	<b>5</b>	<b>0</b>	<b>-40.0</b>	<b>—</b>	<b>35</b>	<b>32</b>	<b>9.4</b>
Bankruptcies	3	5	0	-40.0	—	26	27	-3.7
Proposals	0	0	0	—	—	9	5	80.0
<b>Health Care and Social Assistance</b>	<b>2</b>	<b>3</b>	<b>7</b>	<b>-33.3</b>	<b>-71.4</b>	<b>50</b>	<b>61</b>	<b>-18.0</b>
Bankruptcies	2	2	6	0.0	-66.7	41	46	-10.9
Proposals	0	1	1	-100.0	-100.0	9	15	-40.0
<b>Arts, Entertainment and Recreation</b>	<b>6</b>	<b>10</b>	<b>3</b>	<b>-40.0</b>	<b>100.0</b>	<b>89</b>	<b>76</b>	<b>17.1</b>
Bankruptcies	6	8	3	-25.0	100.0	73	65	12.3
Proposals	0	2	0	-100.0	—	16	11	45.5
<b>Accommodation and Food Services</b>	<b>44</b>	<b>51</b>	<b>55</b>	<b>-13.7</b>	<b>-20.0</b>	<b>642</b>	<b>673</b>	<b>-4.6</b>
Bankruptcies	32	38	40	-15.8	-20.0	447	491	-9.0
Proposals	12	13	15	-7.7	-20.0	195	182	7.1
<b>Other Services (except Public Administration)</b>	<b>23</b>	<b>19</b>	<b>29</b>	<b>21.1</b>	<b>-20.7</b>	<b>255</b>	<b>269</b>	<b>-5.2</b>
Bankruptcies	20	12	26	66.7	-23.1	188	230	-18.3
Proposals	3	7	3	-57.1	0.0	67	39	71.8
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>0</b>	<b>5</b>	<b>-100.0</b>
Bankruptcies	0	0	0	—	—	0	3	-100.0
Proposals	0	0	0	—	—	0	2	-100.0
<b>Total</b>	<b>334</b>	<b>319</b>	<b>332</b>	<b>4.7</b>	<b>0.6</b>	<b>4,266</b>	<b>4,541</b>	<b>-6.1</b>
<b>Bankruptcies</b>	<b>256</b>	<b>247</b>	<b>244</b>	<b>3.6</b>	<b>4.9</b>	<b>3,165</b>	<b>3,397</b>	<b>-6.8</b>
<b>Proposals</b>	<b>78</b>	<b>72</b>	<b>88</b>	<b>8.3</b>	<b>-11.4</b>	<b>1,101</b>	<b>1,144</b>	<b>-3.8</b>